

**Information to identify the case:**

Debtor 1	Adeola A Favorite	Social Security number or ITIN xxx-xx-0602
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 20-11350-VFP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Adeola A Favorite  
aka Adeola Benjamin-Favorite

6/15/23

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Adeola A Favorite  
Debtor

Case No. 20-11350-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Jun 15, 2023

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 23

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Adeola A Favorite, 10 Telford Street, East Orange, NJ 07018-1822
518680969	+ Law Offices of Jan Meyer and Associates, 1029 Teaneck Road, 2nd Floor, Teaneck, NJ 07666-4514
518680971	+ Marcelo Defreitas, 1227 Fairmont Street, Bethlehem, PA 18017-6659
518680974	+ Progressive Advanced Insurance/Marcelo, 5920 Landerborok Drive, Mayfield Heights, OH 44124-6506
518680977	+ The Bureaus, Inc, 650 Dundee Rd. Ste#370, Northbrook, IL 60062-2757

**TOTAL: 5**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 15 2023 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 15 2023 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RECOVERYCORP.COM	Jun 16 2023 00:57:00	Synchrony Bank/c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518699203	+ EDI: COMCASTCBLCENT	Jun 16 2023 00:57:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
518680965	EDI: CAPITALONE.COM	Jun 16 2023 00:57:00	Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
518680966	+ EDI: COMCASTCBLCENT	Jun 16 2023 00:57:00	Comcast, One Comcast Center, Philadelphia, PA 19103-2899
518680970	+ EDI: CITICORP.COM	Jun 16 2023 00:57:00	Macy's/DSNB, PO Box 8218, Mason, OH 45040
518760626	EDI: Q3G.COM	Jun 16 2023 00:57:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518680967	EDI: JPMORGANCHASE	Jun 16 2023 00:57:00	JPMCB Card, PO Box 15369, Wilmington, DE 19850
518795981	+ EDI: AISMIDFIRST	Jun 16 2023 00:57:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518680972	+ EDI: AISMIDFIRST	Jun 16 2023 00:57:00	MidFirst Bank, 999 NW Grand Boulevard, Suite 100, Oklahoma City, OK 73118-6051
518680973	EDI: PRA.COM	Jun 16 2023 00:57:00	Portfolio Recovery Associates, Riverside Commerce Center, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502-4962

District/off: 0312-2

User: admin

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Date Recd: Jun 15, 2023

Form ID: 3180W

Total Noticed: 23

518726967	EDI: PRA.COM	Jun 16 2023 00:57:00	Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
518680975	+ EDI: RMSC.COM	Jun 16 2023 00:57:00	Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
518682714	+ EDI: RMSC.COM	Jun 16 2023 00:57:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518762155	+ Email/Text: bncmail@w-legal.com	Jun 15 2023 21:13:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518680976	+ EDI: WTRRNBNK.COM	Jun 16 2023 00:57:00	TD Bank/Target, PO Box 673, Minneapolis, MN 55440-0673
518680977	+ EDI: Q3GTBI	Jun 16 2023 00:57:00	The Bureaus, Inc, 650 Dundee Rd. Ste#370, Northbrook, IL 60062-2757
518680978	^ MEBN	Jun 15 2023 21:07:13	Waypoint Resource Group, 301 Sundance Parkway, Round Rock, TX 78681-8004

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518680968	##+	KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Sharon Henderson	on behalf of Debtor Adeola A Favorite shenderson@lsnj.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4